

**jared.clark**

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**From:** Rich Yanek <rich.yanek@fdis-va.com>  
**Sent:** Wednesday, May 29, 2019 7:42 PM  
**To:** Efraim  
**Subject:** RE: Problems with processing the card.

We are still working through this, but need to know if your client was debited for the transactions (from his bank account).

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**From:** efraim ochoa  
**Sent:** Wednesday, May 29, 2019 8:28 PM  
**To:** Rich Yanek  
**Subject:** Re: Problems with processing the card.

His rep should have it. Any solution on how we can do the force sale? Or you guys putting the hold till funds are good?

Was just told meeting is moved to Sat.

Sent from my iPhone

On May 29, 2019, at 6:49 PM, Rich Yanek <[rich.yanek@fdis-va.com](mailto:rich.yanek@fdis-va.com)> wrote:

Since its an international card, it may have a PIN associated with it...

Rich Yanek  
757-240-9191  
[rich.yanek@fdis-va.com](mailto:rich.yanek@fdis-va.com)

----- Original message -----

**From:** efraim ochoa <[efraim@mcallenlawfirm.com](mailto:efraim@mcallenlawfirm.com)>  
**Date:** 5/29/19 7:36 PM (GMT-05:00)  
**To:** Rich Yanek <[rich.yanek@fdis-va.com](mailto:rich.yanek@fdis-va.com)>  
**Subject:** Re: Problems with processing the card.

Yes it does

Sent from my iPhone

On May 29, 2019, at 6:17 PM, Rich Yanek <[rich.yanek@fdis-va.com](mailto:rich.yanek@fdis-va.com)> wrote:

Thanks – let me know when you have it. Do you know if your clients card has a chip in it?

**jared.clark**

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**From:** Rich Yanek <rich.yanek@fdis-va.com>  
**Sent:** Tuesday, May 28, 2019 5:07 PM  
**To:** Efraim  
**Subject:** RE: Problems with processing the card.  
**Attachments:** Copy of 104377083.xlsx

Efraim – here is a report of the declines

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**From:** efraim ochoa  
**Sent:** Friday, May 24, 2019 2:16 PM  
**To:** Rich Yanek  
**Subject:** RE: Problems with processing the card.

I tried merchandize and cash. Both don't work.

Thank you,

Efraim Ochoa  
Office Administrator



**LAW OFFICE OF**  
**FRANCISCO J. RODRIGUEZ**

1111 W. Nolana Ave ~ McAllen, TX 78504  
Tel (956) 687-4363 ~ Fax (956) 687-6415

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**From:** Rich Yanek <rich.yanek@fdis-va.com>  
**Sent:** Friday, May 24, 2019 1:10 PM  
**To:** efraim ochoa <efraim@mcallenlawfirm.com>  
**Cc:** Brad Johnson <bjohnson@fdis-va.com>  
**Subject:** Re: Problems with processing the card.

Remind me what happened when you tried to do a voice authorization through our system....and on the device?

Rich Yanek  
757-240-9191  
[rich.yanek@fdis-va.com](mailto:rich.yanek@fdis-va.com)

## Efraim

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**From:** Rich Yanek <rich.yanek@fdis-va.com>  
**Sent:** Friday, May 31, 2019 6:42 AM  
**To:** Efraim  
**Cc:** Frankr  
**Subject:** RE: Phone Call from Travis with Risk Management

Have you been able to determine whether or not the funds were debited from his bank account?

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**From:** efraim ochoa <efraim@mcallenlawfirm.com>  
**Sent:** Thursday, May 30, 2019 6:12 PM  
**To:** Rich Yanek <rich.yanek@fdis-va.com>  
**Cc:** Frank Rodriguez <frankr@mcallenlawfirm.com>; Tonya Kermon <tkermon@fdis-va.com>; kevon.lakeman@firstdata.com  
**Subject:** RE: Phone Call from Travis with Risk Management

Rich, I spoke to Kevon Lakeman it is to my understanding he has been assigned to collect the debt of \$234,999.99. He has provided me information on the decline and he also is stating that our client and card are fraudulent, says he cannot show how but confirms that they are. Which that information would have been nice to know back in February. We still have a meeting with client Rep on Saturday if they come. If they do not come, then we will assume Mr. Lakeman is correct, and we will follow protocol. We still believe that our client is a legitimate businessman from Mexico and hope his sources are wrong. We will contact you on Monday to discuss what occurred on Saturday and provide you any information on what they give us as proof that the money was in fact debited on his account.

On another note, if the client does show up on Saturday, it is to my understanding that the he will bring the debit card with him. Are we allowed to run the card to see if indeed it does work, or do you recommend that we don't run the card? Also, if we do run the card and it is successful running it as a SALE and NOT a FORCE SALE, and in fact you never collected the \$234,999.99 it would be wise to collect that day that amount. We have disbursed some of the money as per the understanding that everything was cleared. It is only to this day that we found out from Mr. Lakeman about the fraud.

Please advise

Thank you,

Efraim Ochoa  
Office Administrator



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**From:** Rich Yanek <rich.yanek@fdis-va.com>  
**Sent:** Thursday, May 30, 2019 2:44 PM